

**United States Bankruptcy Court
Western District of North Carolina**

In re Eugene Kevin Ehmann, Sr.

Debtor(s)

Case No. 10-30518

Chapter 7

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s) or statement(s) are transmitted herewith:
Form 6, Schedule F, Schedule G and Schedule H

NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES

Pursuant to Federal Rule of Bankruptcy Procedure 1009(a), I certify that notice of the filing of the amendment(s) listed above has been given on this date to any and all entities affected by the amendment, including the creditors listed below:

Capital One

Date: March 18, 2010

/s/ Jefferson Mabrito

Jefferson Mabrito

Attorney for Debtor(s)

Jefferson Mabrito, Attorney at Law

401 Hawthorne LN

Suite 110-139

Charlotte, NC 28204

704-808-0557

jefferson@mabritolaw.com

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court
Western District of North Carolina

In re **Eugene Kevin Ehmann, Sr.**

Debtor

Case No. **10-30518**

Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	617,500.00		
B - Personal Property	Yes	5	467,524.00		
C - Property Claimed as Exempt	Yes	3			
D - Creditors Holding Secured Claims	Yes	3		2,619,500.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		1,294,458.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			4,798.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			10,679.00
Total Number of Sheets of ALL Schedules		22			
Total Assets			1,085,024.00		
Total Liabilities				3,913,958.00	

United States Bankruptcy Court
Western District of North Carolina

In re Eugene Kevin Ehmann, Sr.

Debtor

Case No. 10-30518

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- ☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

State the following:

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

B6F (Official Form 6F) (12/07)

In re **Eugene Kevin Ehmann, Sr.**Case No. **10-30518**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxx2307 American Community Bank PO Box 888 Elkin, NC 28621	X	H	09/2006 through 09/2007 Business Loan				150,000.00
Account No. American Community Bank PO Box 888 Elkin, NC 28621	X	H	Deficiency in connection with 2443 Sharon Rd, Charlotte, NC 28211 (Lender foreclosed on property)			X	155,000.00
Account No. American Community Bank PO Box 888 Elkin, NC 28621	X	H	Deficiency in connection with 2445 Sharon Rd, Charlotte, NC 28211 (Lender foreclosed on property)				155,000.00
Account No. xxxxxxxx7048 American Express PO Box 981537 El Paso, TX 79998-1537		H	Various dates Credit card purchases				23,000.00
Subtotal (Total of this page)							483,000.00

3 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Eugene Kevin Ehmann, Sr.**

Case No. **10-30518**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	H U S B A N D , W I F E , J O I N T , O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxx5121 Bank of America 4060 Ogletown Stanton Rd Newark, DE 19713-3102		H	Various dates Credit card purchases				11,000.00
Account No. xxxxxxx2317 Bank of America 4060 Ogletown Stanton Rd Newark, DE 19713-3102		H	Various dates Credit card purchases				16,000.00
Account No. xxxxxxx3002 Bb&T Bankcard PO Box 2306 Bankcard Reporting Wilson, NC 27894-2306		H	Various dates Credit card purchases				9,500.00
Account No. xx0086 Bmw Financial Services 5515 Parkcenter Cir Dublin, OH 43017-3584		X H	07/2007 Co-signer on spouse's auto loan in connection with purchase of Spouse's vehicle (separate property of spouse).				6,000.00
Account No. xxxx-xxxx-xxxx-4256 Capital One PO Box 85167 Richmond, VA 23285-5167		X H	Various dates Various credit card purchases				6,586.00
Sheet no. 1 of 3 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							49,086.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Eugene Kevin Ehmann, Sr.**

Case No. **10-30518**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxx1186 Citibank SD, Na PO Box 6241 Sioux Falls, SD 57117-6241		H	Various dates Credit card purchases				18,072.00
Account No. First Citizens Bank Central Bank Operations- DAC 02 PO Box 27131 Raleigh, NC 27611-7131		X H	Various dates Line of business credit				15,000.00
Account No. John Windell 11720 Oakland Hills Place Charlotte, NC 28277		H	October 2007 Personal loan to cover business expenses				58,500.00
Account No. 2119 Matthew Building Supply PO Box 607 Matthews, NC 28106		H	2007 Construction loan				650,000.00
Account No. xxxxxxx0977 Sears/Citibank SD, Na 8725 W Sahara Ave The Lakes, NV 89163-0001		H	Various dates Credit card purchases				14,000.00
<div> Sheet no. <u>2</u> of <u>3</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims </div> <div> Subtotal (Total of this page) </div>							755,572.00

B6F (Official Form 6F) (12/07) - Cont.

In re Eugene Kevin Ehmann, Sr.

Case No. 10-30518

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxx3876 Sun Trust Mortgage, Inc Abns 1001 Semmes Ave, Suite 600 Richmond, VA 23224-2245		H	11/2006 Purchase of 70 Blue Willow Dr, Bluffton, SC 29909 (was foreclosed on in November, 2009)			X	0.00
Account No. xxxxxxxx3296 The Home Depot/Cbsd PO Box 6497 Sioux Falls, SD 57117-6497		H	Various dates Credit card purchases				6,800.00
Account No.							
Account No.							
Account No.							

Sheet no. 3 of 3 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

6,800.00

Total
(Report on Summary of Schedules)

1,294,458.00

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SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doc, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

Howey Company
6805-C
Charlotte, NC 28210

Residential lease-debtor's primary residence:
Location: 1816 Wellesley Ave, Charlotte, NC 28209
Terms: 22 months remaining on lease at \$1800
per month

★ Pruco Life Insurance Company
PO Box 7390
Philadelphia, PA 19176

Term life policy, insuring Debtor's life
policy number: x8567

★ Reassure America Life
PO Box 305153
Nashville, TN 37230

Term life policy, insuring Debtor's life
Policy number: x6418

In re **Eugene Kevin Ehmann, Sr.**

Case No. **10-30518**

Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
BG Contracting, Inc. 6805 Fairview Rd Charlotte, NC 28210	Ray Miller and Carol Heller Miller 2205 Red Fox Trail Charlotte, NC 28204
BG Contracting, Inc. 6805 Fairview Rd Charlotte, NC 28210	American Community Bank PO Box 888 Elkin, NC 28621
BG Contracting, Inc. 6805 Fairview Rd Charlotte, NC 28210	American Community Bank PO Box 888 Elkin, NC 28621
BG Contracting, Inc. 6805 Fairview Rd Charlotte, NC 28210	Capital One PO Box 85167 Richmond, VA 23285-5167
Elizabeth Ehmann 2244 La Maison Dr Charlotte, NC 28226	Bmw Financial Services 5515 Parkcenter Cir Dublin, OH 43017-3584
Gebo Properties, LLC 6805 Fairview Rd. Charlotte, NC 28210	American Community Bank PO Box 888 Elkin, NC 28621
Gebo Properties, LLC 6805 Fairview Rd Charlotte, NC 28210	First Citizens Bank Central Bank Operations- DAC 02 PO Box 27131 Raleigh, NC 27611-7131
Robert Burris 6857 Fairview Rd Suite 100 Charlotte, NC 28210	American Community Bank PO Box 888 Elkin, NC 28621
Robert Burris 6857 Fairview Rd Suite 100 Charlotte, NC 28210	First Citizens Bank Central Bank Operations- DAC 02 PO Box 27131 Raleigh, NC 27611-7131

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Chapter 7

**AMENDED
DECLARATION CONCERNING DEBTOR'S SCHEDULES**

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing document(s), consisting of 8 page(s), and that they are true and correct to the best of my knowledge, information, and belief.

Date March 18, 2010

Signature  /s/ Eugene Kevin Ehmann, Sr.
Eugene Kevin Ehmann, Sr.
Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.